

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In re:	Case No. 17-13305-PMM
DEBORAH J. LESHER	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/09/2017.
- 2) The plan was confirmed on 04/05/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/11/2020.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$147,160.02.
- 10) Amount of unsecured claims discharged without full payment: \$76,869.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,605.00
Less amount refunded to debtor	\$289.74

**NET RECEIPTS:** **\$14,315.26**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,660.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,241.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,901.70**

Attorney fees paid and disclosed by debtor: \$890.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA N.A.	Priority	NA	NA	NA	0.00	0.00
BANK OF AMERICA N.A.	Secured	44,107.61	41,695.08	86.69	86.69	0.00
BECKET & LEE, LLP	Unsecured	274.46	208.21	208.21	208.21	0.00
BERKHEIMER	Priority	269.23	NA	NA	0.00	0.00
BILL ME LATER AS SERVICER for SY	Unsecured	2,758.72	2,226.85	2,226.85	2,226.85	0.00
CARDMEMBER SERVICES	Unsecured	6,685.80	NA	NA	0.00	0.00
FIRST COMMONWEALTH FCU	Secured	NA	1,097.84	NA	0.00	0.00
FIRST COMMONWEALTH FCU	Secured	4,888.91	4,405.95	NA	0.00	0.00
FIRST COMMONWEALTH FEDERAL C	Unsecured	1,589.65	NA	NA	0.00	0.00
HEALTH NETWORK LABORATORIES	Unsecured	96.52	NA	NA	0.00	0.00
KLECKNER AUDIOLOGY	Unsecured	1,505.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	161.43	NA	NA	0.00	0.00
MOMA FUNDING LLC	Unsecured	852.01	798.01	798.01	798.01	0.00
MOMA FUNDING LLC	Unsecured	1,395.92	1,352.92	1,352.92	1,352.92	0.00
PENN CREDIT CORPORATION	Unsecured	1,818.21	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	61.33	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	26,042.33	29,157.41	NA	0.00	0.00
SUNRISE CREDIT SERVICES	Unsecured	581.24	NA	NA	0.00	0.00
TARGET CARD SERVICES	Unsecured	5,860.72	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	NA	5,897.28	5,897.28	5,897.28	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	555.54	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	57,935.83	57,879.68	NA	0.00	0.00
WELLS FARGO	Unsecured	908.81	843.60	843.60	843.60	0.00
YOUNGS MEDICAL EQUIPMENT	Unsecured	573.35	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$86.69	\$86.69	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$86.69</b>	<b>\$86.69</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,326.87</b>	<b>\$11,326.87</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,901.70</u>
Disbursements to Creditors	<u>\$11,413.56</u>

**TOTAL DISBURSEMENTS :** **\$14,315.26**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2020

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.